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Form clsnodsc - ntcclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102

Case No.: 12-22876-VFP

Chapter: 13

Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dionicio Beato Juliana Beato

274 East 22nd Street Paterson, NJ 07514 274 East 22nd Street Paterson, NJ 07514

Social Security No.:

xxx-xx-8347 xxx-xx-1813

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above—named case will be closed without entry of discharge on or after September 7, 2017 for the reason(s) indicated below.

Debtor has not filed a Certification About a Financial Management Course (Official Form 423)
proving compliance with the instructional course requirement for discharge.

- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: August 8, 2017

JAN: rh

Jeanne Naughton Clerk

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Certificate of Notice Page 2 of 2 ted States Bankruptcy District of New Jersey

In re: Dionicio Beato Juliana Beato Debtors Case No. 12-22876-VFP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Aug 08, 2017

Form ID: clsnodsc Total Noticed: 4

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Aug 10, 2017.

db/jdb +Dionicio Beato, 274 East 22nd Street, Paterson, NJ 07514-2219 Juliana Beato, Clifton, NJ 07011-2644 aty +The Law Offices of James Vasquez, 433 Clifton Avenue,

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. U.S. Attorney, 970 Broad St.,

E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2017 23:09:36 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 08 2017 23:09:32 United States Trustee sma

Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on August 8, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor JPMORGAN CHASE BANK, NA, SUCCESSOR BY MERGER TO CHASE HOME FINANCE LLC (HEREINAFTER REFERRED TO AS JPMORGAN CHASE BANK, NA) nj.bkecf@fedphe.com on behalf of Creditor JPMorgan Chase Bank, NA, successor by merger to Chase Andrew L. Spivack

Home Finance LLC nj.bkecf@fedphe.com

Brian C. Nicholas on behalf of Creditor PNC Bank, National Association

bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Jennifer R. Gorchow on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

nj.bkecf@fedphe.com

Marie-Ann Greenberg magecf@magtrustee.com

Milica A. Fatovich on behalf of Debtor Dionicio Beato mfatovich@hookandfatovich.com,

fyablonsky@hookandfatovich.com

Milica A. Fatovich on behalf of Attorney Hook & Fatovich, LLC mfatovich@hookandfatovich.com,

fyablonsky@hookandfatovich.com

on behalf of Joint Debtor Juliana Beato mfatovich@hookandfatovich.com, Milica A. Fatovich

fyablonsky@hookandfatovich.com

TOTAL: 8